

**STATE OF NEW JERSEY
DEPARTMENT OF COMMUNITY AFFAIRS**

FINAL DECISION

**DEPARTMENT OF COMMUNITY AFFAIRS,
SANDY RECOVERY DIVISION**

OAL DKT. NO. CAF 5417-15

ON REMAND CAF 19036-15

AGENCY DKT. NO. RSP0005667

Petitioner,

v.

JEFFREY ABRAMS,
Respondent.

JEFFREY ABRAMS,

OAL DKT. NO. CAF 5398-15

ON REMAND CAF 19035-15

AGENCY DKT. NO. RRE0005437

Petitioner,

v.

**DEPARTMENT OF COMMUNITY AFFAIRS,
SANDY RECOVERY DIVISION,**
Respondent.

Having reviewed the Initial Decision of the Administrative Law Judge in this matter, together with any exceptions or replies submitted, I hereby adopt the Initial Decision as the Commissioner's Final Decision.

Date:

6/21/16



CHARLES A. RICHMAN
Commissioner